

Kagan Decl. Ex. 16



Steve Cohen <steve.cohen@stevecohenesq.com>

GHI update

47 messages

Steve Cohen <steve.cohen@stevecohenesq.com>

Fri, Mar 16, 2018 at 11:31 AM

To: Steve Cohen <steve.cohen@stevecohenesq.com>

Bcc: Alexis Watson <cwatson3500@yahoo.com>, Alice Hamlet <foxyred7772002@yahoo.com>, Ann Zaino <heymerge40@gmail.com>, Audrey Stillman <murphytigger5@aol.com>, "Beatty, Tom - Thomas" <tom.p.beatty@lowes.com>, bob cohen <nehoc90@concentric.net>, Bobby Albertson <bikerfuzz@verizon.net>, BXSALSA <bathgatepapi@aol.com>, C Bibbs <bb19609@yahoo.com>, Candido Rodriguez <nycdtsqt@aol.com>, Catfish Hunter <123brooktrout123@gmail.com>, charles <chashav@yahoo.com>, chris green <cg274@yahoo.com>, Christa Mazzie <christa.cbd@gmail.com>, Christopher Lundberg <teshiachris@earthlink.net>, "clinton.carrie@yahoo.com" <clinton.carrie@yahoo.com>, Denise <mclc77@gmail.com>, E J <wandafish78@hotmail.com>, Ellen <mrsmarlin@gmail.com>, Eric Golub <gtf2859@aol.com>, Francisco Velez <f848@aol.com>, Frank & Karen <dfam5@carolina.rr.com>, Gary Bivens <biv54@yahoo.com>, Gary Poggiali <gjpoggiali@gmail.com>, Gerald Gajdusek <jgajdusek@ymail.com>, gumby <gumby7@hotmail.com>, Jack Houston <n.e.fl.1013club@gmail.com>, James Kirwin <jimmbob1903@gmail.com>, James Rallis <rock156@aol.com>, Jgaynor <jgaynor13442@aol.com>, Jimmy Cuesta <jimmycuesta@hotmail.com>, Jo-Ann Francis <jfnuqueen7226@gmail.com>, Joe Green <popapoulie@yahoo.com>, Joe Vincent <public@joevincent.com>, John Nash <jdsm4024@aol.com>, John Schulken <johnschulken@comcast.net>, JOSEPH BROUSSEAU <joeapd771@msn.com>, Karen <kpnegotiate@aol.com>, Kathleen keohane <katw5kittens@gmail.com>, Kenknight7 <kenknight7@aol.com>, kenny <nashyorker@gmail.com>, Kenny <flipflopfl@gmail.com>, Kevin <camelotdk@yahoo.com>, Laurie Golden <lauriegolden63@gmail.com>, Les Morgenstein <detles@comcast.net>, Linda Trocchio <linda610@me.com>, Lisa J <amitarconsulting@gmail.com>, lisa Kissane <tmkkiss@hotmail.com>, Liz Aylward <eaylward@yahoo.com>, Louis Devirgilio <louis.devirgilio@ebrda.org>, Louis Lombardi <luigi13@aol.com>, Michael <sonsx7@aol.com>, Michael Everett <birth93@gmail.com>, Michael Fanning <hntsgt@gmail.com>, Michael Fanning <hntsgt@yahoo.com>, michael LaRue <claruefam4@gmail.com>, Mike Sanders <msanders740@gmail.com>, "Ms. Wright" <rserene27@aol.com>, nedra lombardo <neddybear2@gmail.com>, peter Billitteri <peterbillitteri489@gmail.com>, RAMONA MEDRANO <ramonamomo59@aol.com>, Robert Maresco <rlmaresco3200@gmail.com>, Robert Young <ranyoungdr@hotmail.com>, "Savino, Joseph" <SavinoJ@bouldercolorado.gov>, Sean C <houndog_10@yahoo.com>, Seldine Kamara <seldinekamara@gmail.com>, "sgt1984@aol.com" <sgt1984@aol.com>, Susan and Bruce Newman <newmansgang@aol.com>, Susan Schulken <sschulken@comcast.net>, Terry Ohayon <tcmo633@gmail.com>, Thomas Pilkington <rumrcity@gmail.com>, Thomas Reilly <treilly9126@yahoo.com>, Valerie Sabato <sabato.valerie@gmail.com>, Vincent A Esposito <vespo998@gmail.com>, william thide <wt28919@aol.com>, Yvonne Mair <rubigo007@gmail.com>, Alan Berkowitz <berky4@aol.com>, Anthony Karam <anthonykaram@rocketmail.com>, Billy Bastone <wbastone@aol.com>, Dawn Houston <dawn194@msn.com>, Eric Ferber <emferb@yahoo.com>, Jeffrey Price <psa3price@yahoo.com>, Jerry Castro <jhcastro94@yahoo.com>, Jerry Lipson <papa5x2004@yahoo.com>, Joe Delfino <jdelfino16@yahoo.com>, John Houston <nypd70dt91@outlook.com>, Ken Drayton <kendrayton@tampabay.rr.com>, Luigi Pinello <profghrp@carolina.rr.com>, Mel Ladner <MHL27@aol.com>, Michele Stromer <LIDOKY@aol.com>, Mike Cohn <mnc4380@yahoo.com>, Nick <np26907@aol.com>, Peter Gonzalez <gonzonypd@gmail.com>, Richie Bohn <rlbohn66@gmail.com>, Sil Rocchio <srockeyo@aol.com>, steve Plavin <sddnm@yahoo.com>, Tom McCormack <t24mack@yahoo.com>, Vanessa Pinello <lnmsmom@carolina.rr.com>, William McKechnie <cablaws1255@bellsouth.net>, Jonathan Willens <jawillens@willensscavalone.com>, Ed Scarlanone <escarvalone@willensscavalone.com>, Ari Maas Nyls <arimaas@gmail.com>

Good morning.

I thought you might be interested on this piece that ran on WNYC this morning about the GHI case:

<https://www.wnyc.org/story/whistleblowers-sue-citys-top-health-insurance-providers>

A question: have any of you ever complained to OLR about GHI? Or knew that you could? I can't find a complaint form. The spokesperson said they haven't received a complaint about GHI since 2014.

Secondly, I have found an online complaint form on the NY State Department of Financial Services (DFS) website. DFS regulates insurance companies, and we just heard they would be interested in hearing from folks who have had trouble finding in-network doctors or other problems with GHI.

I strongly encourage you to contact them: <http://www.dfs.ny.gov/consumer/fileacomplaint.htm>

Please let me know what happens.

Thanks

steve

rock156@aol.com <rock156@aol.com>
To: Steve Cohen <steve.cohen@stevecohenesq.com>

Fri, Mar 16, 2018 at 11:39 AM

Thanks

I will try to forward my complaints

I am still shocked the unions never had anyone go to these to complain

I am still waiting to hear how GHI answered my complaint through the NYS AG they had 30 days to answer it is about 30 days

Thanks for being on top of this

Since my complaint I have had another issue

Same thing they list a doctor on the website as IN NETWORK

Will not pay IN NETWORK coverage, they only are recognizing him as Out of Network more BS from them

Getting sick of dealing with after doctor crap then dealing with doctor and health issues

Jim Rallis

[Quoted text hidden]

Nash <nashyorker@gmail.com>
To: Steve Cohen <steve.cohen@stevecohenesq.com>

Fri, Mar 16, 2018 at 11:40 AM

Will do, you are the best Steve!

Glad I met you!

[Quoted text hidden]

Louis Lombardi <luiji13@aol.com>
To: Steve Cohen <steve.cohen@stevecohenesq.com>

Fri, Mar 16, 2018 at 11:50 AM

Never knew I could complain to OLR

Sent from my iPhone

[Quoted text hidden]

Steve Cohen <steve.cohen@stevecohenesq.com>
To: James Rallis <rock156@aol.com>

Fri, Mar 16, 2018 at 11:51 AM

Can you get a screen shot of the doctor they say is in-network but isn't?

[Quoted text hidden]

Steve Cohen <steve.cohen@stevecohenesq.com>
To: Nash <nashyorker@gmail.com>

Fri, Mar 16, 2018 at 11:51 AM

Thanks.

[Quoted text hidden]

Steve Cohen <steve.cohen@stevecohenesq.com>
To: Jonathan Willens <jawillens@willensscavalone.com>, Ed Scarlanone <escarvalone@willensscavalone.com>

Fri, Mar 16, 2018 at 11:51 AM

[Quoted text hidden]

Steve Cohen <steve.cohen@stevecohenesq.com>
To: Jonathan Willens <jawillens@willensscavalone.com>, Ed Scarlanone <escarvalone@willensscavalone.com>

Fri, Mar 16, 2018 at 11:51 AM

----- Forwarded message -----

From: <rock156@aol.com>
Date: Fri, Mar 16, 2018 at 11:39 AM
Subject: Re: GHI update
To: Steve Cohen <steve.cohen@stevecohenesq.com>

[Quoted text hidden]

Valerie Sabato <sabato.valerie@gmail.com>
To: Steve Cohen <steve.cohen@stevecohenesq.com>

Fri, Mar 16, 2018 at 11:54 AM

Steve

Thank you for this information. Interesting article about the lawsuit.
I did not ever file any complaints with OLR or know that was even an option. Who would have mentioned anything like that to me? Certainly not GHI.
I will contact DFS about the trouble finding in network care here.
Did you send this information to Harvey with the 10-13 club?

I will keep you updated if I get any feedback.

Thank you very much.

Valerie

Sent from my iPad

On Mar 16, 2018, at 11:31 AM, Steve Cohen <steve.cohen@stevecohenesq.com> wrote:

[Quoted text hidden]

Steve Cohen <steve.cohen@stevecohenesq.com>
To: Valerie Sabato <sabato.valerie@gmail.com>

Fri, Mar 16, 2018 at 11:57 AM

Valerie,

So far, no one was aware of the OLR option.

I don't have Harvey's email address. Could you forward it to me?

thanks

steve

[Quoted text hidden]

Steve Cohen <steve.cohen@stevecohenesq.com>
To: Jonathan Willens <jawillens@willensscarvalone.com>, Ed Scarlanone <escarvalone@willensscarvalone.com>

Fri, Mar 16, 2018 at 11:57 AM

----- Forwarded message -----

From: Valerie Sabato <sabato.valerie@gmail.com>
Date: Fri, Mar 16, 2018 at 11:54 AM
Subject: Re: GHI update
To: Steve Cohen <steve.cohen@stevecohenesq.com>

[Quoted text hidden]

Valerie Sabato <sabato.valerie@gmail.com>
To: Steve Cohen <steve.cohen@stevecohenesq.com>

Fri, Mar 16, 2018 at 12:01 PM

<https://mail.google.com/mail/u/2/?ik=409b5f18e9&view=pt&search=all&permthid=thread-f%3A1595108786446949147&simpl=msg-f%3A1595108786446949147...> 3/12

Harvey Katowitz hkatowitz@windstream.net

Sent from my iPad

[Quoted text hidden]

Richie B <rlbohn66@gmail.com>
To: Steve Cohen <Steve.cohen@stevecohenesq.com>

Fri, Mar 16, 2018 at 12:02 PM

Thanks for the info.

[Quoted text hidden]

Steve Cohen <steve.cohen@stevecohenesq.com>
To: Valerie Sabato <sabato.valerie@gmail.com>

Fri, Mar 16, 2018 at 12:02 PM

thanks

[Quoted text hidden]

michael LaRue <laruefam4@gmail.com>
To: Steve Cohen <steve.cohen@stevecohenesq.com>

Fri, Mar 16, 2018 at 12:06 PM

just filed complaint DFS blet you know what happens?

[Quoted text hidden]

Steve Cohen <steve.cohen@stevecohenesq.com>
To: michael LaRue <laruefam4@gmail.com>

Fri, Mar 16, 2018 at 12:08 PM

thanks

[Quoted text hidden]

Steve Cohen <steve.cohen@stevecohenesq.com>
To: Jonathan Willens <jawillens@willensscarvalone.com>, Ed Scarlanone <escarvalone@willensscarvalone.com>

Fri, Mar 16, 2018 at 12:08 PM

----- Forwarded message -----

From: **michael LaRue** <laruefam4@gmail.com>
Date: Fri, Mar 16, 2018 at 12:06 PM
Subject: Re: GHI update
To: Steve Cohen <steve.cohen@stevecohenesq.com>

[Quoted text hidden]

Vincent A Esposito <vespo998@gmail.com>
To: Steve Cohen <steve.cohen@stevecohenesq.com>

Fri, Mar 16, 2018 at 12:23 PM

Thanks will do

Sent from my iPhone

On Mar 16, 2018, at 11:31 AM, Steve Cohen <steve.cohen@stevecohenesq.com> wrote:

[Quoted text hidden]

Ms.Wright <rserene27@aol.com>
To: steve.cohen@stevecohenesq.com

Fri, Mar 16, 2018 at 12:27 PM

Good afternoon. No I never knew that I could file a complaint with OLR. And yes I will contact Dept Finance and file a complaint. Thanks for info

The "DEPTH'S OF YOUR STRUGGLE'S", "DETERMINES the HEIGHT OF YOUR SUCCESS".!!!!!! AMEN, AMEN....

[Quoted text hidden]

Steve Cohen <steve.cohen@stevecohenesq.com>
To: "Ms.Wright" <rserene27@aol.com>

Fri, Mar 16, 2018 at 12:28 PM

Thanks

Sent from my iPhone

[Quoted text hidden]

Steve Cohen <steve.cohen@stevecohenesq.com>
To: Jonathan Willens <jawillens@willensscarvalone.com>, Ed Scarlanone <escarvalone@willensscarvalone.com>

Fri, Mar 16, 2018 at 12:28 PM

Just a small sample, but pretty consistent
Sent from my iPhone

Begin forwarded message:

[Quoted text hidden]

Yvonne Mair <rubigo007@gmail.com>
To: Steve Cohen <steve.cohen@stevecohenesq.com>

Fri, Mar 16, 2018 at 12:31 PM

Thank you, it is very interesting, same problem I've had for 15 years ..

[Quoted text hidden]

Anthony Karam <anthonykaram@rocketmail.com>
To: Steve Cohen <steve.cohen@stevecohenesq.com>

Fri, Mar 16, 2018 at 12:39 PM

Will do.
TY Steve

Sent from Yahoo Mail for iPad

[Quoted text hidden]

John <jdsm4024@aol.com>
To: Steve Cohen <steve.cohen@stevecohenesq.com>

Fri, Mar 16, 2018 at 12:40 PM

Hey Steve. I never complained because I didn't think I would have a leg to stand on. I had appealed some bills and of course the appeal was denied. Thanks for your help.

Sent from my iPhone

[Quoted text hidden]

Linda Trocchio <linda610@me.com>
To: Steve Cohen <steve.cohen@stevecohenesq.com>

Fri, Mar 16, 2018 at 1:15 PM

Hi Steve

We did hear recently that we could lobby a compliant through OLR. Just so you are aware, we have been advise that this can only be done via calling them, faxing them your compliant or sending them an email (which is done by clicking on the

<https://mail.google.com/mail/u/2/?ik=409b5f18e9&view=pt&search=all&permthid=thread-f%3A1595108786446949147&simpl=msg-f%3A1595108786446949147...>

5/12

contact OLR on the left side of your link and then you hit under office of labor relations email the commissioner). This will then bring up a form used to populate certain criteria needed to lobby your complaint.

We didn't realize we could file under DFS however I plan to file both complaints this weekend as we did lobby a compliant with the attorney generals office and we are pending feedback from them as it has been a month.

We will keep you posted. Thanks for keeping us abreast of this ongoing saga and hopefully a resolution will be heard soon.

Linda and Anthony Trocchio

Sent from my iPad

On Mar 16, 2018, at 11:31 AM, Steve Cohen <steve.cohen@stevecohenesq.com> wrote:

[Quoted text hidden]

clinton.carrie@yahoo.com <clinton.carrie@yahoo.com>
To: Steve Cohen <steve.cohen@stevecohenesq.com>

Fri, Mar 16, 2018 at 1:16 PM

Dear Mr. Cohen,

Thank you for forwarding on this information. No, I have never made a complaint with the OLR, because I wasn't aware of them. Not being provided with a local in-network doctor is very scary if you have a major medical issue. We are afraid to get sick! The attorney general's office has been in touch with me to receive more information regarding my complaint. Luckily my family has been healthy and we don't have the huge medical bills others are dealing with because of GHI/EH. I really hope something can be done!

Thanks again,
Carrie

Sent from my iPhone

On Mar 16, 2018, at 11:31 AM, Steve Cohen <steve.cohen@stevecohenesq.com> wrote:

[Quoted text hidden]

Steve Cohen <steve.cohen@stevecohenesq.com>
To: Linda Trocchio <linda610@me.com>

Fri, Mar 16, 2018 at 1:18 PM

Where/ how did you hear about OLR?

Sent from my iPhone

[Quoted text hidden]

Steve Cohen <steve.cohen@stevecohenesq.com>
To: clinton.carrie@yahoo.com

Fri, Mar 16, 2018 at 1:18 PM

Hang in there. Good luck

Sent from my iPhone

[Quoted text hidden]

Linda Trocchio <linda610@me.com>
To: Steve Cohen <steve.cohen@stevecohenesq.com>

Fri, Mar 16, 2018 at 1:22 PM

One of my friends told me about them about two weeks ago.

Sent from my iPad

[Quoted text hidden]

Candido Rodriguez <nycdtsqt@aol.com>

Fri, Mar 16, 2018 at 1:36 PM

<https://mail.google.com/mail/u/2/?ik=409b5f18e9&view=pt&search=all&permthid=thread-f%3A1595108786446949147&simpl=msg-f%3A1595108786446949147...> 6/12

To: Steve Cohen <steve.cohen@stevecohenesq.com>

Thanks Steve, I filed with NY attorney general. I will file with finance

On Mar 16, 2018, at 11:31 AM, Steve Cohen <steve.cohen@stevecohenesq.com> wrote:

[Quoted text hidden]

Ann Zaino <heymarge40@gmail.com>

Fri, Mar 16, 2018 at 1:36 PM

To: Steve Cohen <steve.cohen@stevecohenesq.com>

Wow. That's very interesting. How can we jump on the class action lawsuit? I'm going crazy with the one doctor down here trying to get my surgery. He's 130 miles away. But im going for it. The anesthesiologist is not a network and they have none down here for me. Along with the dietitian that I have to go see is not in that work there are none available for me I had to travel an hour to go see a therapist but I did it the only one that I can find in Network.

[Quoted text hidden]

rock156@aol.com <rock156@aol.com>

Fri, Mar 16, 2018 at 1:44 PM

To: Steve Cohen <steve.cohen@stevecohenesq.com>

Here you go

I just spoke with the doctors billing office in between emails

The doctors office may have billed it improperly

They are going to get back to me, they are speaking with GHI

But it was originally paid as OUT OF NETWORK

On Mar 16, 2018, at 11:51 AM, Steve Cohen <steve.cohen@stevecohenesq.com> wrote:

Can you get a screen shot of the doctor they say is in-network but isn't?

On Fri, Mar 16, 2018 at 11:39 AM, <rock156@aol.com> wrote:

Thanks

I will try to forward my complaints

I am still shocked the unions never had anyone go to these to complain

I am still waiting to hear how GHI answered my complaint through the NYS AG they had 30 days to answer it is about 30 days

Thanks for being on top of this

Since my complaint I have had another issue

Same thing they list a doctor on the website as IN NETWORK

Will not pay IN NETWORK coverage, they only are recognizing him as Out of Network more BS from them

Getting sick of dealing with after doctor crap then dealing with doctor and health issues

Jim Rallis

On Mar 16, 2018, at 11:31 AM, Steve Cohen <steve.cohen@stevecohenesq.com> wrote:

Good morning.

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<https://www.wnyc.org/story/whistleblowers-sue-citys-top-health-insurance-providers>

A question: have any of you ever complained to OLR about GHI? Or knew that you could? I can't find a complaint form. The spokesperson said they haven't received a complaint about GHI since 2014.

Secondly, I have found an online complaint form on the NY State Department of Financial Services (DFS) website. DFS regulates insurance companies, and we just heard they would be interested in hearing from folks who have had trouble finding in-network doctors or other problems with GHI.

I strongly encourage you to contact them: <http://www.dfs.ny.gov/consumer/fileacomplaint.htm>

Please let me know what happens.

Thanks

steve

 **EmblemHealth - Find a Doctor - Details.html**
30K

Catfish Hunter <123brooktrout123@gmail.com>
To: Steve Cohen <steve.cohen@stevecohenesq.com>

Fri, Mar 16, 2018 at 2:15 PM

Thank you Steve
[Quoted text hidden]

Vincent A Esposito <vespo998@gmail.com>
To: Steve.Cohen@stevecohenesq.com

Fri, Mar 16, 2018 at 2:33 PM

Sent from my iPhone

Begin forwarded message:

[Quoted text hidden]

Vincent A Esposito <vespo998@gmail.com>
To: Steve Cohen <steve.cohen@stevecohenesq.com>

Fri, Mar 16, 2018 at 2:35 PM

Steve
Please disregard last E-mail sent in error. Didn't have my glasses on brother lol . An bravo for you continued work in this matter 

Vinny Espo
Sent from my iPhone
[Quoted text hidden]

Steve Cohen <steve.cohen@stevecohenesq.com>
To: Ann Zaino <heyimarge40@gmail.com>

Fri, Mar 16, 2018 at 2:41 PM

You will automatically be included when the judge certifies the class; with the option to opt out.
[Quoted text hidden]

Seldine Kamara <seldinekamara@gmail.com>
To: Steve Cohen <steve.cohen@stevecohenesq.com>

Fri, Mar 16, 2018 at 4:02 PM

Good afternoon,
Thank you for the update. I'll watch it later when I'm home.
No, I didn't know you could complain. I didn't even know that there were as many issues with GHI.
Thanks for your help.
Seldine

On Mar 16, 2018 11:31 AM, "Steve Cohen" <steve.cohen@stevecohenesq.com> wrote:
[Quoted text hidden]

heymarge40 <heymarge40@gmail.com>
To: Steve Cohen <steve.cohen@stevecohenesq.com>

Fri, Mar 16, 2018 at 4:02 PM

Thank you. I appreciate you keeping me updated.

Sent from my T-Mobile 4G LTE Device

----- Original message -----
From: Steve Cohen <steve.cohen@stevecohenesq.com>
[Quoted text hidden]
[Quoted text hidden]

C Bibbs <bb19609@yahoo.com>
To: Steve Cohen <steve.cohen@stevecohenesq.com>

Fri, Mar 16, 2018 at 4:56 PM

Good afternoon Steve,

Yes, very interesting. Denial seems to be the rule of thumb.

Crystal

Sent from my iPhone
[Quoted text hidden]

Anthony Karam <anthonykaram@rocketmail.com>
To: Steve Cohen <steve.cohen@stevecohenesq.com>

Wed, Mar 21, 2018 at 2:05 PM

Good Afternoon Steve, sorry to bother you again but I tried again twice today filing a complaint online and was denied. Now I'm getting a internet disruption which ask you to hit the reset button and start all over again.... Just an FYI...

On Monday, March 19, 2018, 11:06:52 AM EDT, Anthony Karam <anthonykaram@rocketmail.com> wrote:

Hi Steve, I attempted to fill out the online consumer complaint form numerous times (4) and kept getting a reset button after each review attempt. I was within the 30 minute allocation...Looks like a glitch on there part NYS..Frustrating!!!

Tony Karam
[Quoted text hidden]

E J <wandafish78@hotmail.com>
To: Steve Cohen <steve.cohen@stevecohenesq.com>, Al C <algumby74@gmail.com>

Thu, Mar 22, 2018 at 4:47 PM

Dear Steve,

<https://mail.google.com/mail/u/2/?ik=409b5f18e9&view=pt&search=all&permthid=thread-f%3A1595108786446949147&simpl=msg-f%3A1595108786446949147...> 9/12

I have just submitted the complaint form.

It is getting more and more ridiculous with GHI/Emblem health. Besides not having enough or doctors at all, there are no In Network Hospitals around us either, at least not within 100miles.

I hope this will help and something is being done about it.

Many Thanks again for your help.

Best Regards,

Encarnacion Castro

Sent from [Outlook](#)

From: Steve Cohen <steve.cohen@stevecohenesq.com>
Sent: Friday, March 16, 2018 3:31 PM
To: Steve Cohen
Subject: GHI update

[Quoted text hidden]

Steve Cohen <steve.cohen@stevecohenesq.com>
To: E J <wandafish78@hotmail.com>

Thu, Mar 22, 2018 at 9:02 PM

Where are you?

Empire Blue Cross Blue Shield controls the hospital network, not GHI. 95% of US hospitals are in the Blue Cross network.

Unfortunately, that won't help you with the doctors at those hospitals. But in case of emergency and some procedures, the "No surprises" law might.

[Quoted text hidden]

E J <wandafish78@hotmail.com>
To: Steve Cohen <steve.cohen@stevecohenesq.com>

Thu, Mar 22, 2018 at 9:15 PM

We are in Englewood Florida. I had to pay Blue cross \$200 for their deductible and I'm waiting for GHI's bill, I already saw it when checking my online account. The anesthesia department is the one that sent me the invoice for \$770 because they sent it to Empire Blue Cross first and after I called them, they sent it to GHI. Now GHI is showing that I have to pay a deductible of \$200. I had asked everyone in the Hospital if all the services were covered in full and they told me yes, which they obviously didn't check plus they sent it to the wrong insurance company to begin with.

Now I'm worried to even try to get pregnant or worst getting sick and having to go to the hospital at all, knowing they will charge me a deductible every single time, plus I think there is a limit too

Sent from [Outlook](#)

From: Steve Cohen <steve.cohen@stevecohenesq.com>
Sent: Friday, March 23, 2018 1:02:33 AM
To: E J
Subject: Re: GHI update

[Quoted text hidden]

rock156@aol.com <rock156@aol.com>
 To: Steve Cohen <steve.cohen@stevecohenesq.com>

Thu, Apr 12, 2018 at 4:38 PM

Steve
 FYI
 My union the UFOA is still NO help with GHI issues
 i just cleared up my latest GHI issue today
 They now claim they were in error and they should have paid my claim as IN NETWORK
 Only through persistence do you get a claim reimbursed
 I asked them to forward me a letter or email explaining what the mistake was on their part and why it occurred
 i do not expect they will send that
 I am finding it unacceptable that i have to always jump through hoops to get reimbursed properly
 i am also sending this followup to my open complaint with the NYS AG
 Thanks for your help in these GHI issues
 Jim Rallis
 Retired FDNY Captain
 [Quoted text hidden]

Steve Cohen <steve.cohen@stevecohenesq.com>
 To: James Rallis <rock156@aol.com>

Thu, Apr 12, 2018 at 4:51 PM

Jim,
 You are probably one in a thousand in getting them to admit a mistake.
 Thanks for letting me know.

Steve
 [Quoted text hidden]

rock156@aol.com <rock156@aol.com>
 To: Steve Cohen <steve.cohen@stevecohenesq.com>

Thu, Apr 12, 2018 at 5:14 PM

I did not get that from their customer service line
 I had to go to the GHI representative who shows up at our Union seminars
 She had someone in an executive position contact me since i mentioned that this claim had already been submitted to the NYS AG
 The claim was quickly accepted in 4 business days after dealing with customer service for 3 months
 it should never have to be this way
 Thanks again
 Have a great day!!
 Jim Rallis
 [Quoted text hidden]

James Rallis <rock156@aol.com>
 To: Steve Cohen <steve.cohen@stevecohenesq.com>

Mon, May 7, 2018 at 3:09 PM

Mike
 Below, This is from the lawyer Steve Cohen
 This is about making GHI complaints to OLR and the form to use, not at OLR website but at the state level even though the letter says OLR should have it available

FYI the person i have been in contact with at the NYS AG office is a Peter Panych
 His email is Peter.Panych@ag.ny.gov
 I cannot send any emails he and i have traded as they have all been password protected through his office
 He is well versed in this Letter of Assurance and is the lead guy at the NYS AG office
 He can quote the document word for word
 I only have his email

Respectfully
Jim Rallis

On Mar 16, 2018, at 11:31 AM, Steve Cohen <steve.cohen@stevecohenesq.com> wrote:

[Quoted text hidden]